

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

SEAN P. MELVIN  
HEATHER S. MELVIN  
Debtor(s)

Case No. 19-22919GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/23/2019.
- 2) The plan was confirmed on 11/04/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/03/2020, 07/01/2021, 04/25/2022, 12/21/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/16/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,889.37.
- 10) Amount of unsecured claims discharged without full payment: \$66,087.87.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$173,558.65
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$173,558.65**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$9,793.45
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,800.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$18,594.09**

Attorney fees paid and disclosed by debtor: \$835.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	260.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BA	Unsecured	3,218.00	3,218.97	3,218.97	2,736.12	0.00
BANK OF AMERICA NA**	Unsecured	2,628.00	2,628.50	2,628.50	2,234.23	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	894.00	802.17	802.17	681.84	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	784.00	727.13	727.13	618.06	0.00
CAVALRY PORTFOLIO SERVICES LLC	Unsecured	1,798.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	3,704.00	3,666.71	3,666.71	3,116.70	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,798.00	1,798.87	1,798.87	1,529.04	0.00
CHASE CARD SERVICES**	Unsecured	3,386.00	NA	NA	0.00	0.00
CHASE CARD SERVICES**	Unsecured	1,842.00	NA	NA	0.00	0.00
CHOICE RECOVERY++	Unsecured	95.00	NA	NA	0.00	0.00
CHOICE RECOVERY++	Unsecured	56.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	216.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	166.00	NA	NA	0.00	0.00
COMENITY BANK++	Unsecured	429.00	NA	NA	0.00	0.00
CREDITECH	Unsecured	100.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	801.00	801.92	801.92	681.63	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	488.00	488.33	488.33	415.08	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	488.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	801.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	2,269.00	2,269.92	2,269.92	1,929.43	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	358.66	358.66	304.86	0.00
FINGERHUT	Unsecured	419.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	373.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	363.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	4,739.46	4,739.46	4,028.54	0.00
INTERNAL REVENUE SERVICE*	Priority	1,292.00	7,013.56	7,013.56	7,013.56	0.00
INTERNAL REVENUE SERVICE*	Secured	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	4,213.00	4,213.15	4,213.15	3,581.18	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	419.00	419.97	419.97	356.97	0.00
JH PORTFOLIO DEBT EQUITIES++	Unsecured	5,487.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JPMORGAN CHASE BANK	Unsecured	1,842.00	1,842.27	1,842.27	1,565.93	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	3,386.00	3,386.69	3,386.69	2,878.69	0.00
LENDING CLUB CORP*	Unsecured	1,100.00	1,100.49	1,100.49	935.42	0.00
LVNV FUNDING LLC	Unsecured	2,029.00	2,029.68	2,029.68	1,725.23	0.00
LVNV FUNDING LLC	Unsecured	1,793.00	2,297.09	2,297.09	1,952.53	0.00
LVNV FUNDING LLC	Unsecured	6,178.00	6,178.01	6,178.01	5,251.31	0.00
LVNV FUNDING LLC	Unsecured	NA	634.92	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	1,634.37	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	6,178.00	NA	NA	0.00	0.00
M & T BANK	Unsecured	0.00	164.91	66.15	66.15	0.00
M & T BANK	Secured	5,999.00	5,584.49	5,392.75	5,392.75	584.23
MIDLAND FUNDING	Unsecured	614.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,917.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,174.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,752.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,917.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,752.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	979.00	978.80	978.80	831.98	0.00
MIDLAND FUNDING LLC	Unsecured	584.00	613.94	613.94	521.85	0.00
MIDLAND FUNDING LLC	Unsecured	NA	2,115.10	2,115.10	1,797.84	0.00
MIDLAND FUNDING LLC	Unsecured	2,954.00	2,954.77	2,954.77	2,511.55	0.00
MIDLAND FUNDING LLC	Unsecured	605.00	1,752.12	1,752.12	1,489.30	0.00
MIDLAND FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,174.00	2,174.05	2,174.05	1,847.94	0.00
PNC BANK NA	Unsecured	4,024.00	3,699.37	3,699.37	3,144.46	0.00
PNC BANK++	Unsecured	7,030.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,148.00	2,148.90	2,148.90	1,826.57	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	429.00	428.55	428.55	364.27	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,890.00	5,852.81	5,852.81	4,974.89	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,607.00	4,607.01	4,607.01	3,915.96	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	934.00	934.73	934.73	794.52	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,223.00	1,223.82	1,223.82	1,040.25	0.00
PRA AG FUNDING LLC	Unsecured	2,149.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	1,224.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	1,224.00	NA	NA	0.00	0.00
ST CLAIR HOSPITAL	Unsecured	986.39	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	2,402.63	2,402.63	2,042.24	0.00
SYNCHRONY BANK**	Unsecured	913.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
TOWD POINT MORTGAGE TRUST 201	Secured	87,630.00	87,723.72	0.00	54,207.06	0.00
TOWD POINT MORTGAGE TRUST 201	Secured	0.00	1,310.32	1,310.32	1,310.32	0.00
TOYOTA MOTOR CREDIT CORPORAT	Secured	17,767.00	17,484.04	17,484.04	17,484.04	907.62
UPMC PHYSICIAN SERVICES	Unsecured	NA	205.40	205.40	174.59	0.00
US HEART & VASCULAR PC++	Unsecured	15.00	NA	NA	0.00	0.00
VERIZON++	Unsecured	1,750.70	NA	NA	0.00	0.00
WEBBANK-FINGERHUT	Unsecured	4,213.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	4,938.00	4,938.62	4,938.62	4,197.83	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$54,207.06	\$0.00
Mortgage Arrearage	\$1,310.32	\$1,310.32	\$0.00
Debt Secured by Vehicle	\$22,876.79	\$22,876.79	\$1,491.85
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$24,187.11</b>	<b>\$78,394.17</b>	<b>\$1,491.85</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,013.56	\$7,013.56	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,013.56</b>	<b>\$7,013.56</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$80,064.76</b>	<b>\$68,064.98</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$18,594.09  
Disbursements to Creditors \$154,964.56

**TOTAL DISBURSEMENTS :** **\$173,558.65**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/21/2025

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.